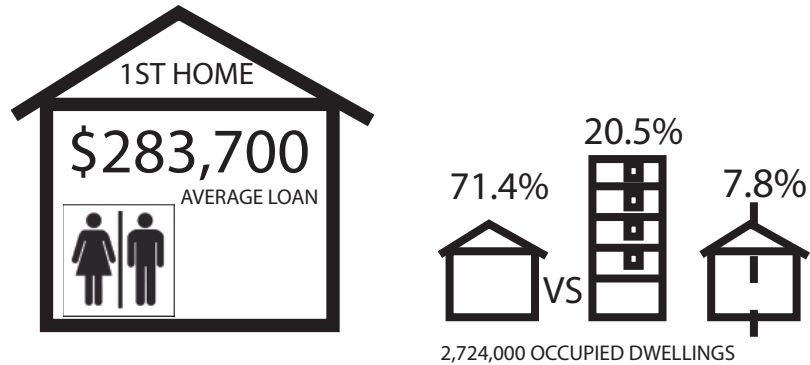
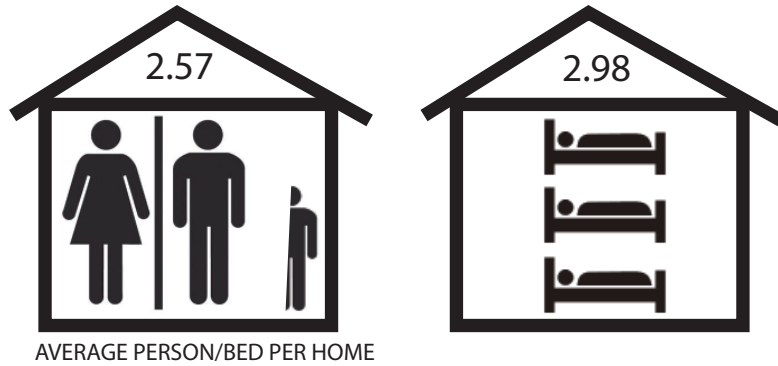
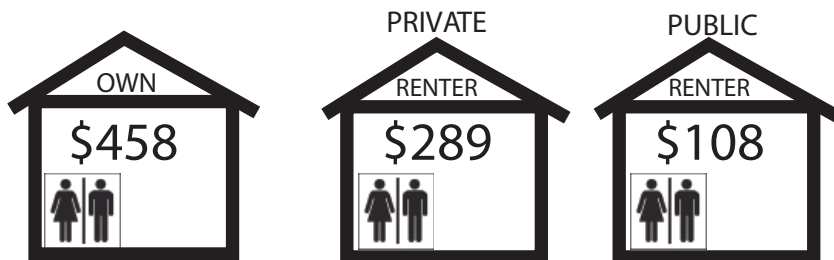


H NSW DEMOGRAPHICS . 2008 .

NSW



MEAN WEEKLY COSTS



ON PROCUREMENT METHODS

CHAPTER SIXTEEN

LEGEND

- Homeless
- Low Socio-Economic
- Low Income (first home buyer)
- Family Housing
- Retirement
- Concepts
- Bibliography



First comes love.. Then comes the deposit ..Then comes the 30 year mortgage. Nothing says romance like a 30 year financial plan. But the story is familiar, by comparing different ways of procuring a house, the story could perhaps take on a new ending. First comes love... Then comes the affordable dwelling without the 30 year mortgage.

Definition of Homelessness from the Parliament Library of Australia:

"In its publication, Australia's Welfare 1999, Services and Assistance, the Australian Institute of Health and Welfare (AIHW) pointed to five situations on which definitions of homelessness tend to focus. These are:

- * currently living on the street;*
- * living in crisis or refuge accommodation;*
- * living in temporary arrangements without security of tenure-for example, moving between the residences of friends or relatives, living in squats, caravans or in provided dwellings, or living in boarding houses;*
- * living in unsafe family circumstances-for example, families in which child abuse or domestic violence is a threat or has occurred;*
- * living on very low incomes and facing extraordinary expenses or personal crisis."*

(<http://www.aph.gov.au/library/intguide/SP/homeless.htm>)

JOAN KROC CENTRE . fred a. de santo . san diego

The Joan Kroc Centre is an example of a conventional homeless shelter with multiple levels of accommodation from emergency shelter to long-term affordable housing. What makes the Joan Kroc Centre different is the scale of the facilities (as a part of the larger St Vincent de Paul village) and the fact that it represents one of first attempts to create an architecturally designed shelter including customised features specific to housing the homeless.

"the centre came to be known as the Taj Mahal of shelters. It can accommodate 350 people and serve more than 1300 meals a day."

"St. Vincent de Paul Village Programs:

- * Addiction Treatment Education Center
- * Assessment Center
- * Career & Education Center
- * Case Management
- * Chaplaincy
- * Children's Services
- * Culinary Arts Program
- * Food Services
- * Guest Services
- * Health Services
- * Josue Homes/National AIDS Foundation
- * Mental Health Services
- * Mobile Health Clinic
- * Short-term Transitional Housing
- * Long-term Transitional Housing
- * Permanent Housing
- * VCARE – Village Comprehensive Approach to Reach and Empower"



"Currently the Village offers 142 affordable housing units in San Diego's East Village, 72 of which are designated for individuals with special needs. By 2009 the Village will have completed 225 more affordable housing units with 49 of them designated for individuals with special needs."

"Tenants in our Permanent Housing program remain on average two-and-a-half to four years." (<http://www.svdpv.org/>)

2005-09. SYDNEY DEMOGRAPHICS

5104.3 PER SQ KM

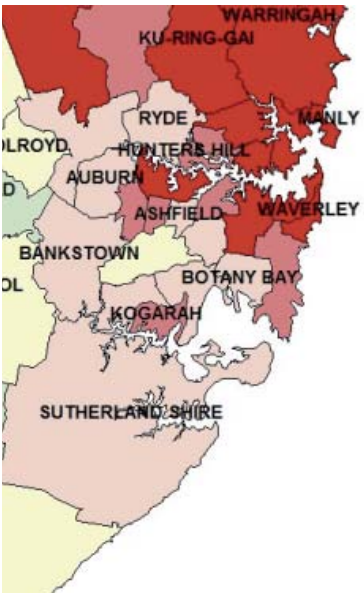
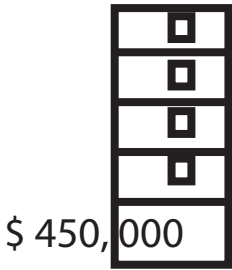


2005

MEDIAN HOUSE PRICE



MEDIAN UNIT PRICE



% of Affordable Private Rental
(Greater metropolitan Area LGAs)

- 80% to 100% Affordable
- 60% to 80% Affordable
- 40% to 60% Affordable
- 20% to 40% Affordable
- 0% to 20% Affordable
- 30 or less than 30 properties let

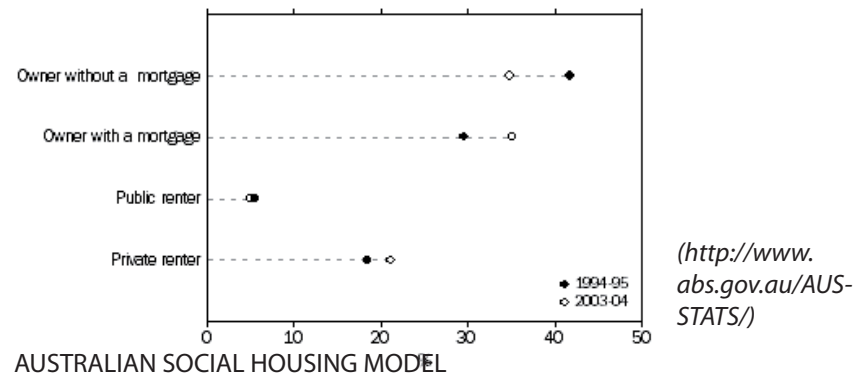
H ASSISTED HOUSING

FORM OF HOUSING	CHARACTERISTICS	RESIDENTS/ form of subsidy
Emergency Shelter	Generally organised into dormitory-style wards, most present-day shelters also have on-site social services and case-management programs. Separate shelters, or portions of shelters, house different homeless populations such as single adults, families (most often with a single parent), seniors, and young adults. The duration of occupancy varies, but is generally weeks or months.	Those without the ability to pay for housing. Many have physical and mental health problems. <i>A combination of public funds and private donations.</i>
Transitional Shelter	These often include a combination of living arrangements, from dormitory-style wards to rooms housing six to eight people each. Programs emphasize social services, the development of life skills, and job training. Residents undertake programs at the facility intended to help them become independent. Separate shelters, or portions of shelters, house specific homeless populations such as single adults, families (most often with a single parent), seniors, and young adults. The duration of occupancy varies, generally six months, but it may be as long as a year or two.	Those without the ability to pay for housing. Many have physical and mental health problems. <i>A combination of public funds and private donations.</i>
Transitional Housing	Transitional housing may take a number of different forms including single room occupancy (SRO) buildings with small independent studios units. Boardinghouses and other shared residences are also common. Social services are included, but not always on-site. The duration of occupancy varies, but may be as long as a year or two. The lack of sufficient permanent housing has led to long-term occupancy of transitional housing.	Those with some ability to pay for housing, often through disability payments or other rent subsidy. Many have physical and mental health problems. <i>A combination of public funds and private donations.</i>
Supportive Housing	The first element of the continuum to be treated as permanent housing. Many features are comparable to transitional housing. Supportive housing make take a number of different forms, including SROs, but other multi-unit buildings with larger apartments and even single-family houses can be supportive housing. Social services and specific programs for residents are integral to the housing, although they are not always provided on-site.	Those with some ability to pay for housing, often through disability payments or other rent subsidy. Many have physical and mental health problems. <i>A combination of public funds and private donations.</i>

H ASSISTED HOUSING

This table from "Designing for the homeless : architecture that works" (2004) by Sam Davis shows the conventional assisted housing options, namely any housing procurement option other than purchasing a property with a mortgage.

FORM OF HOUSING	CHARACTERISTICS	RESIDENTS/ form of subsidy
Public Housing	Public housing is created specifically for those with insufficient income to afford the market rent. Funding programs vary. Some are aimed at those with very low incomes, others at those at an income level of less than 50% of the area's median income. Public housing, most often in multi-family apartment buildings, is designed for specific groups such as families or seniors. Originally developed primarily by the federal government, this housing is now supported by non-profit community development corporations, most often in low-rise buildings. The federal government finances the renovation of older public housing projects.	Those without the ability to pay for housing. Many have physical and mental health problems. <i>A combination of public funds and private donations.</i>
Assisted Housing	This is privately developed market-rate housing that also accommodates individuals or families who qualify for rental subsidies (housing vouchers). The housing is not specifically created or designed for a low-income population and takes various forms, from apartment complexes to single-family houses.	Those with some ability to pay who are expected to spend 30% of their income on rent. <i>Federal Section 8 vouchers make up the difference between the market rent and that 30%.</i>
Rental Housing	Rental housing is privately developed and most often takes the form of apartments or attached dwellings. It includes any housing that is not owned by the occupant.	Those who can pay the market rate and either choose to rent or cannot afford to buy. <i>Some states, such as California, offer renters' credits, a modest form of subsidy.</i>
First-Time Buyer	The house type can be single-family house or any size or it may be in a multifamily building. 68% of Americans own their own dwelling.	Those who can pay market rates. <i>Tax deductions for mortgage interest and real estate tax. As well as first-home buyer bonus \$7000.</i>
Assisted Living and Congregate Care for Seniors	This housing is defined as specialized facilities that may include private or double-occupancy rooms. It generally includes group dining facilities, planned activities, social services, and health care.	Those who can pay the market rate, although some residents may be subsidized.



Australians with sufficiently low income can apply for government housing, otherwise known as social housing or housing commission. Housing commission properties are basic low-cost properties which are rented at market value. The reason people with very low incomes are able to afford this housing is because they receive rent subsidies from the government which vary in amount according to their income, their family and their health. Where it could be argued that the Australian system of social housing fails is in the small number of properties available, and therefore the inability to find housing for 50,000 people every year, as well as in the design and location of social housing in Australia generally resulting in large amounts of social housing being grouped together encourages anti-social behaviour. In theory social housing should ensure that affordable housing is always available, however, in Australia the housing commission has come to be considered as completely separate from the housing market which means that the availability of affordable housing has no influence on market house prices. Also, the limited supply of social housing means that only the most destitute are able to be housed. This leaves students, graduates and the elderly (who also suffer from low incomes) with very few affordable housing options. One positive is that if the renter is able Housing NSW will assist them in buying their property, helping them to break into the housing market. (<http://www.housing.nsw.gov.au/>)

Housing NSW
Rent Subsidy

*"Housing NSW charges market rent for all of its properties. All tenants living in dwellings owned or managed by the Housing NSW are required to pay rent."
Depending on the tenant's income. Rent can be as low as \$5 per week.*

Assistance for Public Housing Tenants:

"To assist public housing tenants transition into home ownership Housing NSW encourages the sale of existing housing to public housing tenants where possible."

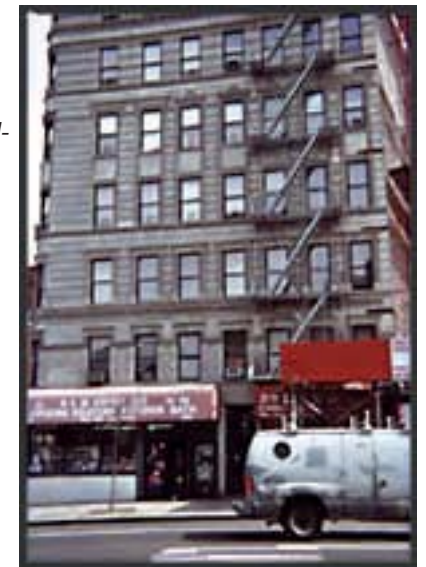
The Cube was opened in by the New York City affordable housing activist group Cooper Square. The Cube took a different approach to housing homeless families with the creation of 22 units which could be bought for a small amount (between \$477 and \$750). The residents then pay an additional weekly amount of between \$275 and \$300 every week. If the families wish to sell their apartment they may only see it for the amount of money they paid during their residence. In this way The Cube initiated a source of continually affordable housing.

*"In 1988, we sponsored the first co-op for formerly homeless families in the United States, a 22-unit co-op known as the Cube Building. In 2008 we developed 54 units of supportive housing at 29 East 2nd Street."
(<http://coopersquare.org/images/stories/Brochure/RevisedBrochure-10-13-09.pdf>)*

"In about two weeks, 22 homeless families selected for their chances of success in the project from 600 applicants, will leave city shelters and crowded flats they share with other families and will move into new apartments in the seven-story brick building at 16-18 Second Avenue, at East First Street."

"These families will buy their one-, two- and three-bedroom apartments for \$477 to \$750 each and will pay monthly charges of \$275 to \$300, the maximum housing allowance in welfare checks that 15 of the 22 families receive."

"Residents will put up \$12,684 in equity and may never sell their apartments at market rates, only for the sums they invested. Other support came from Planning Board 3 and a coalition of 30 Lower East Side groups."

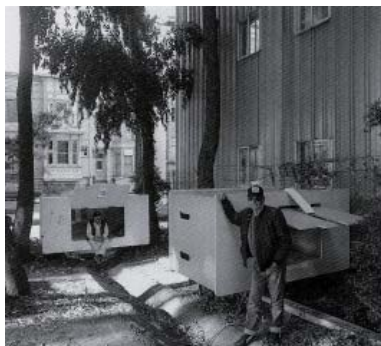


A less conventional alternative to housing the homeless is to provide them with portable pre-fabricated shelters. While this option does not solve the issue of their homelessness, it does allow them more dignity in their current situation. One proposal for such a scheme is the "City Sleeper" developed by San Francisco architect, Donald McDonald, during the 1980s.

"In 1987 San Francisco architect, Donald McDonald, put his considerable housing design skills to work for the group of homeless men who inhabited the packing lot next to his office. ...McDonald created his "City Sleeper," an elegant plywood container just large enough for a person to crawl into and recline."

"Inside were a foam mattress and some shelves; a window and two small openings - one low and one high - ensured ventilation. The entire device was raised off the ground, supported on car jacks"

"McDonald assumed that the devices would be accepted by municipal authorities, and that municipals would even set up portable toilets near the structures. His vision never came to pass, however, and ultimately the structures were removed." (Davis 2004, p. 48)



MINI DWELLING . San Francisco . Jim Reid

Taking the idea of providing the homeless with small homes to a more-permanent level, builder Jim Reid has designed very small houses for the homeless. Although his "Mini Houses" could provide an effective solution for homelessness in cities with large amounts of affordable land, the need for space and the US\$50,000 price per unit for his proposal deems them an impossible solution in most circumstances.

"San Francisco builder Jim Reid has created a small fully equipped dwelling modelled on emergency cottages set up in San Francisco's parks after the 1906 earthquake. Reid sees his 300-square-foot mini-houses as an option for housing the homeless, but their costs (estimated by Reid at \$50,000 per unit, including land purchase and infrastructure) approach those of higher-density conventional buildings; Reid acknowledges that only a few should be set up in one place." (Davis 2004, p. 63-65)



Social Housing is an alternative method of housing procurement with which we are all familiar. In theory social housing is a wonderfully successful and egalitarian option, however, in practice (especially in Australia) social housing developments often encourage anti-social behaviour fuelling the belief that social housing increases violence and decreasing house values.

However, we argue that this is merely because social housing has not been considered properly in Australia. When looking at the graphs below which show the percentage of Australians living in social housing (approx 6%) compared with the percentage of people living in social housing in various European countries (between 4% and 35%) it is evident that social housing developments can be vastly more successful under different conditions. (<http://www.housing.nsw.gov.au/>)

	Owner occupation	Private rental	Social rental	Number of social units
Netherlands	54	11	35	2,400,000
Austria	55	20	25	800,000
Denmark	52	17	21	530,000
Sweden	59*	21	20	780,000
England	70	11	18	3,983,000
France**	56	20	17	4,230,000
Ireland	80	11	8	124,000
Germany	46***	49	6	1,800,000
Hungary	92	4	4	167,000

*Sweden: owner occupation includes cooperatives

**France: Does not include 6.1% 'other'

***Germany: owner occupation includes shared ownership/equity 'Genossenschaften'.

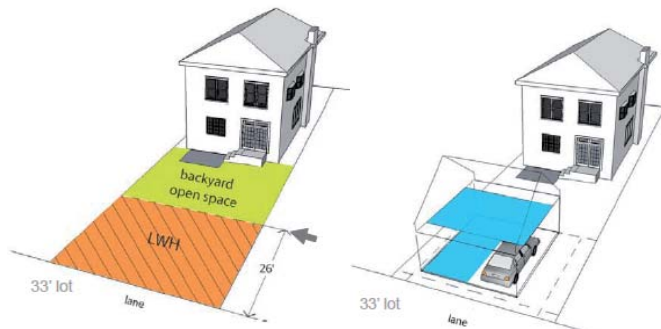
(Whitehead & Scanlon 2007, p. 9)



LANEWAY HOUSE .Vancouver . Birmingham and Wood

Vancouver Council have approved the introduction of a laneway housing scheme in which homeowners can use unused garage or parking spaces to build small scale lofts which can be rented to other families. Affordable housing is encouraged while promoting a sense of community and a more ecological approach to urban design by reusing wasted space . By introducing a simple change to zoning restrictions the single family density that exists in Vancouver will be transformed.

The Birmingham and Wood studio have created a proposal for a 624sqft(58sqm) loft which could be built on the back of a single family block.



Zoning changes as specified in the ecodensity plan of Vancouver Government

PRO - increases density in fringe areas of city
 -diversify neighbourhood s to families/couples/singles/elderly
 CON- can only work with a laneway
 -people could feel like living on someone elses property even through ownership

ON PROCUREMENT MODELS

Germany and the Netherlands . SOCIAL HOUSING

Like Australians, only 6% of German's live in social housing. However, Germany allocates their social housing differently to Australia in that it is promoted as an affordable option for students or young professionals on low incomes. Also, German social housing has learnt to no longer group social housing as is often done in Australia. Within a regular housing development a certain number of apartments will be allocated as social housing. This encourages the integration of income statuses and reduces the negative stigma often attached with social housing.

Promotion of social housing - Germany

"The promotion of social housing is an essential element of a socially responsible housing policy. Even under optimal conditions which ensure a primarily balanced housing market, there are always households which are unable to adequately provide for themselves in housing terms - due to excessively low income or social circumstances."

"As part of the promotion of social housing, private investors and municipal housing companies make inexpensive rented dwellings available to households which have difficulties in accessing the general housing market. Modernisation of existing housing specifically for this target group and construction of owner-occupied housing, particularly for families with children, are promoted above all else. The creation of housing which meets the needs of disabled people is also promoted by numerous federal states and local authorities within the framework of promoting social housing."

"...The federal states are responsible for implementing this promotion." (<http://www.bmvbs.de/en/Urban-development-and-housing-,1875.962035/Federal-Government-housing-ass.htm>)

Social Housing - the Netherlands

The Netherlands is known for the very high percentage (approx 35%) of social housing. Unlike Australia, the majority of social housing in The Netherlands is owned by not-for-profit organisations. Contrary to other countries The Netherlands is now facing an excess of public housing and a deficit in quality homes for the wealthy. In addition to this it is not uncommon for middle to high income residents (approx 25% of those in the high income bracket) to be allocated rent subsidised properties. Essentially The Netherlands is facing a polar opposite housing crisis to the faced by Australia and most of the western world.

"The vast majority of social rented housing in The Netherlands is not owned by the state or local government, but by independent not-for-profit housing associations (HAs), from which sales cannot be enforced."

"The Ministry of Housing, Spatial Planning and the Environment (in Dutch: VROM) argued at the end of the 1980s that there was almost no quantitative housing shortage anymore, but an 'oversupply' of cheap housing and a growing need for more quality. In addition there was a mis-allocation of subsidies, because higher income people lived in subsidised rented apartments."

"However, one of the reasons many middle and high-income households live in social rented housing is that there is no alternative within city boundaries. The housing stock in Amsterdam consists mainly of small cheap multifamily dwellings in the rented sector, while there is more demand for larger dwellings and owner-occupied dwellings." (www.vrom.nl)

ON PROCUREMENT MODELS

Everyone's favourite flat-pack furniture company, Ikea, has ventured into the affordable housing market in Europe to produce numerous housing developments which have been very popular. Whilst not differing a great deal from the standard apartment and terraced house mould, their use of prefabrication and standardised design means that they can provide a much more affordable alternative for first-home buyers and retirees, in particular, with prices between £ 99,500 and £149,500. Boklok developments also allow the financial option of 50% shared ownership where the buyer pays half of the market value of the property and then pays monthly rent until they have paid of the residual value of the property. This option eliminates the interest incurred in a mortgage.

St James, Gateshead - Apartments (UK)

"At St James Village in Gateshead, we have built 36 one and two-bedroom apartments for sale and rent.

This part of Gateshead has undergone substantial regeneration and with excellent road and transport links (the centre of the bustling city of Newcastle is just minutes away), these apartments particularly appeal to single young professionals and couples.

Up until now almost 4 000 apartments at over 100 locations in 5 different countries have been built." (<http://www.boklok.com/>)

PRICE LIST:

OUTRIGHT PURCHASE

1 Bedroom Apartment £ 99,500
2 Bedroom Apartment £105,000
'Mölna' 2 Bedroom Townhouse £125,000
'Älsten' 2 Bedroom Townhouse £130,000
'Järnbro' 3 Bedroom Townhouse £149,500

50% SHARED OWNERSHIP

1 Bedroom Apartment £49,750 plus rent of £114 per month
2 Bedroom Apartment £52,500 plus rent of £120.32 per month
'Mölna' 2 Bedroom Townhouse £62,500 plus rent of £143.23 per month
'Älsten' 2 Bedroom Townhouse £65,000 plus rent of £148.96 per month
'Järnbro' 3 Bedroom Townhouse £74,750 plus rent of £171 per month



Prefab portable homes have also been suggested as the solution to Australia's affordable housing crisis. This proposal by Jackson Teece has an estimated cost of between \$1000 and \$1500 per square metre. (<http://www.jacksonteece.com/graphics/603.jpg>)

78 PROPERTY

Prefabs would ease housing needs

Lisa Carapiet

When it comes to the humble home, Australians have trouble thinking outside the square.

As housing affordability worsens, downsizing is fast becoming an attractive option for home buyers.

Architectural design company Jackson Teece has set up a research unit assessing the prefabricated home as a sustainable alternative to costly and time-consuming housing developments.

Houses that make reference to the landscape while using simple materials are usually the most revered designs and assumed to be best practice within the industry.

While prefab homes aim to achieve this, consumers dismiss them because frankly, who wants to live in a house that was made in a factory?

Design director Damian Barker admits that a shift in Australian thinking about "house as home" is a necessary but difficult step.

"The real challenge is in the acceptance by mum and dad Australia to build a kit home instead of building one that is less flexible."

He compares this to the reservations people had about apartment living 10 years ago. "That preconception has changed considerably over the last decade. The prefab houses are built well and satisfy building codes, so there's no reason why a prefab house would be different to any other dwelling," he says.

The research unit presented its ideas to the NSW Department of Housing recently, offering insight into introducing a house product to the market that is affordable and satisfies market expectation.

The Jackson Teece prefab product is already available in the hotel resort housing market, and the group hopes to offer a more general product by the end of 2008.

"When labour costs are increasing due to a workforce shortage, these options provide alternatives to traditional building solutions, offering lightweight, low-cost, easily transportable, eco-sustainable, affordable, flexible, functional and well-designed housing products," a Jackson Teece



A kit home is affordable, well built and satisfies building codes, say architects.

report says. Architecturally designed prefab houses by Jackson Teece will cost \$1000 to \$1500 a square metre — comparable with the price of a project home with an added advantage in the ease and speed of construction. Following further refinements of the simplest model, Jackson Teece believes the price of one of its homes could drop to between \$900 and \$1000 a sq m.

Jackson Teece urban designer Carlos Frias says Australia lags the US and Europe in developing "systemised construction", but there is a growing domestic market.

Prefab houses such as the Boklok house by Ikea and Huf Haus have been market leaders in Europe, providing affordable living with a sustainable edge. The Boklok house is aimed at young families and includes Ikea kitchens, solar panels and low energy heating, while the Huf Haus offers a "solar home".

Jackson Teece identifies the most promising affordable housing model as a prefab "flat pack" dwelling which is largely factory produced and assembled on site with medium to low-skilled labour.

A steel or timber primary frame is factory produced and assembled on site, clad with pre-finished insulated wall and roof panels, requiring little or no secondary framing.

In fact, the insulated panels of the

prefab house Jackson Teece has designed perform thermally better than brick veneer construction.

Designer Craig Stevens says that the time it takes to deliver a traditional dwelling has increased exponentially over the years.

"One of the main reasons we started investigating housing affordability is that it used to take 16 weeks for a house to be built and now it's more like nine months. Labour availability is obviously an issue," he says.

The real challenge is in the acceptance by mum and dad Australia.

Fabode, an architecture and interior design practice in Western Australia, has designed and built a prefab house as part of a sustainable housing display village developed by WA's land and property development agency LandCorp. The ABODE 1 model has just been completed, and costs \$250,000, excluding siteworks but including travel under 200 km radius from Perth. Director Ann MacIver says: "Prefabricated homes can be recycled by being completely reused elsewhere. If a prefab home purchaser's financial situation changes,

rather than knocking over the traditional house and it becoming landfill, the prefab house can be relocated somewhere else, or on sold to someone else — a much more efficient way to use our dwindling resources, don't you think?"

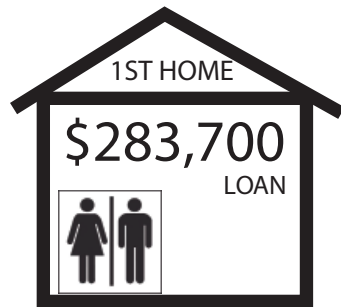
Prefab Housing Solutions entrepreneur Rob Colquhoun says that the prefab house of today does not forgo style to stay affordable. He says that unlike the traditional method where building a home requires "a whole swag of tradesmen", Prefab trades in-house with full-time employed tradesmen.

"People are much more demanding and design-orientated... What we can do is marry design and cost estimation so we can clarify and secure a cost for client," he says.

Prefab's designer homes range from \$150,000 to \$500,000.

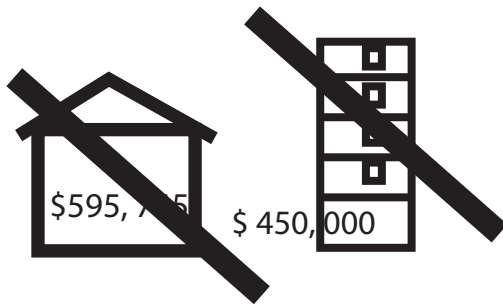
Property funds are also cashing in on the prefab house. Listed property company Aspen Group has started a niche property fund to develop and manage affordable, modular home villages for residential and tourist use.

Managing director Angelo Del Borrello says: "There's a real push to affordable housing and we think the model we'll be rolling out is one of the solutions, as most of the homes will be 40 to 60 per cent of median house price in each state."



AVERAGE LOAN FOR FIRST HOME BUYER

MINIMUM 1ST HOME BUYERS
DEPOSIT
\$28,370



With a \$28,370 deposit you can reach the median house price in Sydney or the median unit price, but what can you afford.....

In conjunction with the Laneway house, the Vancouver government has created a change to apartment zoning with the introduction of secondary suites.

"Providing more affordable housing throughout the City is a top priority of Council. Enabling secondary suites within apartments is expected to enhance affordability, flexibility and housing choices"

"The secondary suite is able to be 'locked-off' from the primary suite and a separate door is provided for the secondary suite to either a corridor or to the outside. Together the secondary suite and the primary unit would be approximately equal in size to a two-bedroom/two-bathroom apartment." (<http://www.vancouver-ecodensity.ca/content.php?id=51>)



Principal Dwelling Unit
Lock Off Suite

PRO - increases density city
-promote affordable housing for students
- can mean a family can rent half apartment until kids and then kid can grow up to have own space within family home
CON- only suitable to some apartment designs and complicates apartment layout and could result in 2 bad apartments which can't be resold

RETIREMENT . Australia Types

Occupancy Rights and Ownership Types

LICENCE - "Long-term licence agreements usually include a right to use common areas and the facilities of the village. Licences are not registered on certificates of title and for that reason may appear to be a less secure form of tenure."

LEASE - "Generally, residents are provided with a long-term lease, e.g. for life or 99 years, which includes the right to use common areas and the village facilities. These leases are often registered on the title, which provides good security of tenure."

"Current residents have no responsibility to pay rates, taxes and insurance for undeveloped land or newly- built unoccupied units in villages operated under licence or lease agreements. leasehold estates,"

STRATA TITLE OWNERSHIP - "strata title is created when a structure is divided into separate units. The unit boundaries are defined by reference to the structural divisions in a building, not by reference to the land... There must be an area of common property, which residents have a right to use and for which everyone is responsible."

COMMUNITY TITLE OWNERSHIP - "title divide land to create separate lots and common property in an arrangement similar to strata titles. Each plan must divide the land to create at least two lots and common property. Unlike a strata title, the developer may retain a development lot for later division into further lots within the scheme."

INDIRECT UNIT OWNERSHIP

COMPANY TITLE "residents buy shares in a company that owns a village. The shares entitle the resident to occupy a particular unit in the village and to use the common area and facilities. Residents do not own a direct interest in the unit."

UNIT TRUST - "residents buy units in a unit trust. This entitles the resident to occupy a particular unit and use the common areas and facilities of the village. The trustee of the trust owns the village."
(www.seniors.asn.au/public/download.jsp?id=483)

architect/nowhere to be found. Australia. RETIREMENT

CRAZY FIGURE -

In 2005, there were 2,503 Australians aged 100 or older. In eight years time, that number will exceed 10,000; by 2055, it will be 78,000....
(http://www.villages.com.au/p16_Plan-to-Live-to-90-the-new-Middle-Age-is-60-.html)

PERHAPS IF PEOPLE ARE WILLING TO LIVE FOR UP TO 40 YEARS

SO WHY AREN'T YOU WILLING TO LIVE IN A VILLAGE BETWEEN 20-40

IF YOU HAVE A 30 YEAR LOAN YOU MAY ONLY COMPLETELY OWN YOUR HOUSE FOR 20 YEARS BEFORE YOU SELL AND LIVE IN A RETIREMENT STYLE LIVING IN WHICH YOUR LIFESTYLE BECOMES A MIX BETWEEN OWNERSHIP AND RENTING.

"I had a wife and a 3 year old and no savings when I started my company. My wife and I talked and said, 'What are we going to do? Where are we going to live with no income?' Our parents wouldn't let us back in the house. So we moved to a retirement village. That's where I lived when I was 24 because it was safe and affordable." **TOILET PAPER ENTREPRENEUR**
Mike Michalowicz

Why does retirement signify a new ideology of ownership? Why is it so hard for 20 year olds to shift their ideals about housing yet the 65 year old can?



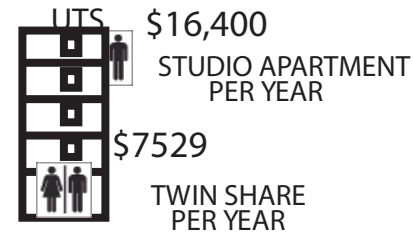


The solution to affordability of houses through procurement methods, is offering ways for people to enter the market at reduced costs, or convincing people to move away from the ideal of the suburban house. Essentially the solution is for city-dwellers to either not own property or to own less expensive properties. If affordable housing could meet the needs of buyers then there would no longer be the need for a 30 year mortgage, however, if the Californian bungalow/McMansion remains the Australian dream financial initiatives need to be put in place to assist couples to save without the burden of crippling rent prices or mortgage repayments.

PROPOSAL 1 The Urban Caravan Park could solve problems of affordability. This (currently) temporary solution could become a model for urban living. As a temporary solution (while saving) couples could enjoy the inner city life as well as the convenience of owning a portable holiday home, eliminating the need to sacrifice their (pre-saving) lifestyle. Once they have saved enough money to buy their home, the caravan could then become a holiday home. Of course finding the space for large expanses of caravan park in the city is very difficult, therefore, we suggest the reuse of car parking facilities as caravan parking, possibly in unison with a plan to pedestrianise (remove cars) from the Sydney CBD. This solution allows young couples the convenience of inner-city living and does not actively seek to change the ideals of the Australian dream of living in the 'burbs.

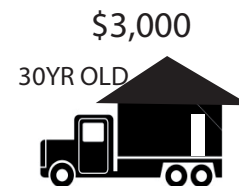
ON PROCUREMENT MODELS

architect . location . **\$28,370**



\$25,000

506sm Land
BROKEN HILL



ON PROCUREMENT MODELS

"1. A new building in Newtown in Sydney's inner ring on a lot subdivided from the rear of a terrace house. Located opposite the railway line.

2.The total property area is 75sqm and almost a perfect parallelogram. Council approved an unrivalled floor space ratio for a single residence of 2:1.

3. It was built using concrete panels (8 panels, 3 storeys each) which informed all the construction detailing - the building was built as a kit of parts with minimal on-site carpentry required.

4. The construction process was streamlined - the walls and all the framing went up in a week - the crane arrived on Monday and the roof framing was complete by Friday.

5. The building is divided into three areas - the Ground, 1st and 2nd floor levels - which have their own particular character and uses.

6. The ground floor is adaptable and can be used as an office space (currently housing the office of ROOM-E), a small gallery or two bedrooms and a garage - intermediate walls move to facilitate this, the walls are effectively 3.5m wide hinged doors.

7. The 1st floor is an open plan living area with a large deck over what would be the garage below - the deck has a view directly up a laneway covered in graffiti.

8. The 2nd floor internal space is dominated by the slope of the roof which angles down in an L-shape around another roof deck - it's used as a large bedroom with a bathroom and feels like an urban camp site.

9. Small works are still to be complete including an artwork on the garage door."

([http:// www.room-e.com.au/profile.html](http://www.room-e.com.au/profile.html))



In the current Sydney context there doesn't appear to be an alternative to the single owned mortgage. Therefore there is no other train of thought of how to establish a family apart from the 30 year loan and a move to the suburbs. The idea of government schemes are often reserved for the homeless or social housing but it has become apparent that even the government cannot meet the needs of affordability within Sydney with a 50,000 person waiting list every year in NSW for government housing, it is obvious new schemes need to be implemented to create new types of affordable projects, to take both the strain off the public housing needs and individual finances.

PROPOSAL 2 Retirement Villages are a viable choice for the elderly at the age of 55, if we are willing to give up our style of living for 40 years at the age of 55, why is it not conceivable to adopt similar living arrangements earlier in life? We suggest the implementation of lifestyle villages for younger age brackets (i.e. 25-35 yrs). In this model residents would own their apartment within the community but only for a set period of time i.e. 5 years. Like an extended lease, this would significantly reduce the cost of home ownership and allow a greater number of young people to break into the housing market.



Websites

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